

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

Minorities Welfare Department – Self Employment Schemes being implemented by
Minorities Welfare Department – Comprehensive guidelines for implementation of
Adarana Scheme under Roshini Package – Orders – Issued.

MINORITIES WELFARE (EDM) DEPARTMENT

G.O.RT.No. 43

Dated.30.04.2015

Read the following:

1. G.O.Rt.No.211, Minorities Welfare (MFC) Department, dt.09.07.1999.
2. G.O.Ms.No.101, Social Welfare (SCP-I) Department, dt.31.12.2013.
3. From the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad, Lr.No.715/APSMFC/F&A/2015-16, dt.23.03.2015.

ORDER:

In G.O. 1st read above, orders were issued for implementation of Schemes of Direct loans / Adarana and Tatkal. This package not continued further.

2. In G.O.2nd read above, comprehensive guidelines were issued for implementation of Self Employment Schemes for all Welfare Departments and the same are following by all Welfare Departments till now.

3. Government of Andhra Pradesh revived Adarana Scheme under Roshini Package for Welfare of Minorities during the year 2015-16. In the letter 3rd read above, the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad has requested to issue guidelines for implementation of the Adarana Scheme under Roshini Package from the Financial year 2015-16.

4. Government after careful examination, hereby issue the following guidelines for implementation of Adarana Scheme under Roshini Package for Minorities Welfare are as follows:

1. INTRODUCTION:

Most of the Minorities owing to low literacy rate opt for servicing / technical trades (traditional/ modern) such as tailoring, embroidery, weaving, goldsmith, blacksmith, carpentry, wooden carving, cycles & scooter mechanism etc., for their livelihood.

These artisans have poor family income, low vocational skills, use of primitive tools and work methods and their level of productivity is low.

Realizing the need to improve the working conditions of the Minority artisans in the State, Government of Andhra Pradesh has initiated minority artisans assistance Scheme reintroduced from the year 2015-16.

The project is christened as "ADARANA" and aims at empowering Minority Artisans by providing improved hand tools, power tools and equipment.

2. OBJECTIVES:

The primary objectives of ADRANA are

- 1) Minimization of human drudgery
- 2) Enhancement of productivity and production levels
- 3) Improvement of product / service quality
- 4) Increasing income levels of artisans
- 5) Modernization of process operations
- 6) Improving competitive abilities of artisans

(PTO)

3. NATURE OF ASSISTANCE:

"ADARANA" essentially focus on providing loan with bank linkage for procurement of hand tools, hand held powered tools and small equipment.

4. COVERAGE:

The project is implemented throughout the State, in all Mandals/ Municipalities/ Municipal Corporations depending on Minority Population of the respective Districts.

5. NUMBER OF ARTISANS TO BE IDENTIFIED:

Under Adarana Scheme 9,823 Minority Artisans will be benefited with State Government Subsidy amounting to Rs. 1050.00 lakhs during the year 2015-16.

6. PATTERN OF ASSISTANCE:

The pattern of assistance envisaged as follows:

Sl. No.	Unit Cost Rs.	Units Cost Break up			% of Units
		Artisans Share	Bank Loan	Subsidy	
		Rs.	Rs.	Rs.	
1.	Upto 10,000/-	250	2250	7500	35%
2.	10,001 to 15,000/-	500	3250	11250	25%
3.	15,001 to 20,000/-	1000	4000	15000	25%
4.	20,001 to 25,000/-	1000	5250	18750	15%

Out of the allocation 35% earmarked for the loans upto Rs.10,000/-, 25% between Rs.10,001 to Rs.15,000, 25% between Rs.15,001 to Rs.20,000/- and 15% above Rs.20,000 to Rs.25,000/-

7. SLAB-WISE PHYSICAL AND FINANCIAL ALLOCATION:

(Rs. In Lakhs)

Slab	No. of Beneficiaries	Artisans Share	Bank Loan	Subsidy	Total
I	4900	12.25	110.25	367.50	490.00
II	2333	11.67	75.78	262.50	349.95
III	1750	17.50	70.00	262.50	350.00
IV	840	8.40	44.10	157.50	210.00
	9823	49.82	300.13	1050.00	1399.95

8. ELIGIBILITY FOR ASSISTANCE:

Illustrative Trades:

1. Tailoring and Embroidery

- a) Sewing Machine
- b) Embroidery
- c) ZigZag etc.,

2. Carpentry

- a) Improved Manual Tools
- b) Wood Turning Lathe, Drill
- c) Wood Carving & Tools Mfg.

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3. Blacksmith

- a) Improved Manual tools
- b) Power operated Air Blower

4. Goldsmith

5. Two Wheeler /Three Wheeler mechanics

- a) Improved Tool Kit
- b) Water servicing Unit

6. Arcs & Gas Welding

7. Spray Painting

8. Vulcanizing / Air Compressor

9. Weaving

- a) Carpet weaving
- b) Nawar Weaving
- C) Kalankari

10. Battery servicing

11. Watch Repairing

12. Cotton carding / Beds & Pillows Mfg

13. Stone Polishing

14. Stone cutters (tools)

15. Plumber

16. Centering material

17. Bicycle material

9. HOW TO APPLY:

- a) Minority applicants who want to avail financial assistance shall apply through the Online Beneficiary Management and Monitoring System (OBMMS) only.
- b) After registration of application through Online Beneficiary Management and Monitoring System (OBMMS) the online registered application Hard copy shall be obtained.
- c) The Hard copy of application shall be submitted to the Mandal Parishad Development Officer / Municipal Commissioner (Municipality) / Zonal Commissioner (in case of Municipal Corporation) along with the following Enclosures.
 - i) Income Certificate issued by Tahasildar.
 - ii) Photostat copy of Ration Card.
 - iii) Photostat copy of Aadhar Card.
 - iv) One Pass port size photo.

10. SELECTION:

- a) The total targeted beneficiaries for the districts shall be sub-divided Mandals/ municipalities wise in proportion to the Minorities population of the respective Mandals/ Municipalities of Districts.
- b) The selection of beneficiaries shall be done at the Mandal/ Municipality level by a screening-cum-selection committee.
- c) The composition of the screening-cum-selection committee shall be as follows:
 - i) Nodal Officer from the Welfare Finance Corporations nominated by the District Collector.

- ii) Managers of all participating Banks in the Scheme of the Mandal.
 - iii) Representative from District Rural Development Agency (DRDA) / Mission for Eradication of Poverty in Municipal Areas (MEPMA).
 - iv) Mandal Parishad Development Officer / Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation) –Convener.
- d) All the beneficiaries shall apply through the Online Beneficiary Management and Monitoring System (OBMMS) to ensure transparency and accountability.

11. DOCUMENTATION:

The Executive Officer should complete Loan Agreement Bond duly affixing Rs.10/- Special adhesive stamp before forwarding the Proceedings to Head Office for release of Subsidy through online.

12. GROUNDING & FOLLOWUP ACCTIONS:

- a) After the unit is grounded by the Bank, the Executive Director of the Andhra Pradesh Minorities Finance Corporation within 15 days shall visit and ensure loan is properly utilised by the beneficiary for the purpose for which it is actually released.
- b) After verification, obtain a photograph of the unit along with beneficiary & Executive Director, file the photograph in the file of respective beneficiary and upload the photograph in Online Beneficiary Management and Monitoring System (OBMMS) website through Executive Director Login.

13. Implementation & Monitoring Mechanism:

A District Monitoring Committee chaired by the District Collector, shall monitor the implementation of the scheme. The composition of the District Monitoring Team shall be as follows:

District Collector	- Chairman,
Project Director, District Rural Development Agency	- Member,
Project Director, Mission for Eradication of Poverty in Municipal Areas	- Member,
Executive Director, Minority Corporation	- Convenor,
Lead District Manager	- Member

The District monitoring Committee shall perform the following functions:

- a) Preparation of the District Action Plan of the Scheme.
- b) The District Collector shall convene special District Level Bankers Committee meetings in order to expedite the process of the sanction of Adrana Scheme.
- c) Ensure the Constitution of selection Committees at the Mandal level & ensure that the selection of beneficiaries is done within the time frame.
- d) District Level Committee shall examine any complaints in the process of selection of beneficiary and grounding of scheme.
- e) Review the progress of the scheme at frequent intervals.
- f) Any other intervention that may be needed for the successful implementation of the scheme.

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14. Other issues:

- a) Selection of beneficiaries shall be completed during joint Identification camps/exclusive identification camps for Minorities.
- b) All applications shall be registered through the Online Beneficiary Management and Monitoring System (OBMMS) only.
- c) All applicants shall submit the hard copy of application along with necessary encloses to the respective Mandal Parishad Development Officer / Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation)
- d) Subsidy for the beneficiaries shall be administered through the online system.

5. The above guidelines for implementing Adarana Scheme shall be adhered to without any deviation within the budget provision allocated to the District.

6. The Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation, Hyderabad shall take further necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**SHAIK MOHAMMED IQBAL
SPECIAL SECRETARY TO GOVERNMENT (FAC)**

To
The Vice Chairman & Managing Director,
A.P. State Minorities Finance Corporation Limited, Hyderabad.

Copy to:

The Commissioner, Minorities Welfare, Hyderabad.
All District Collectors.
All Executive Directors of Minorities Finance Corporation in the State.
All District Minorities Welfare Officers in the State.
The Finance (EBS-III) Department.
The P.S. to Secretary to Chief Minister.
The O.S.D to Hon'ble Minister (Minorities Welfare).
SF/SC.

// FORWARDED :: BY ORDER //

SECTION OFFICER